



A Gateway Solution

Supporting Participants of both the EFT and Merchant Card Services Contracts

July 2010





Service Sponsors Office of State Controller and Office of Information Technology Services

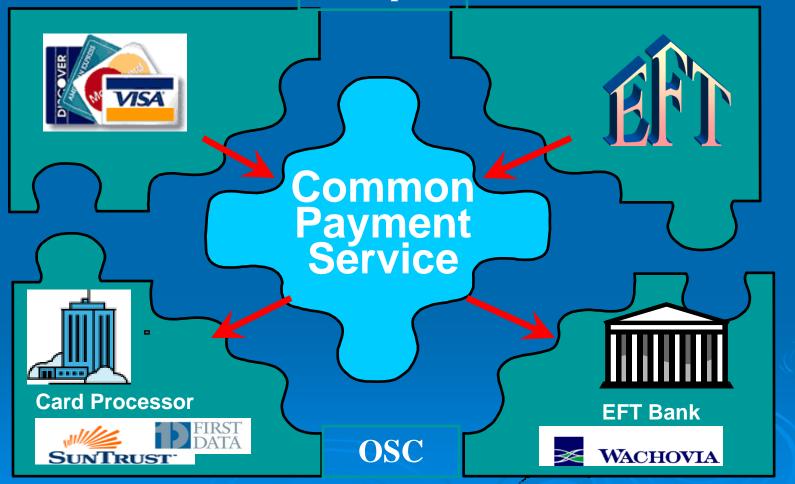
Objective

To support the OSC's statewide enterprise solutions involving EFT and Merchant Card Processing, by providing a secure interface with the vendors for participants requiring a gateway service





Agency Participants

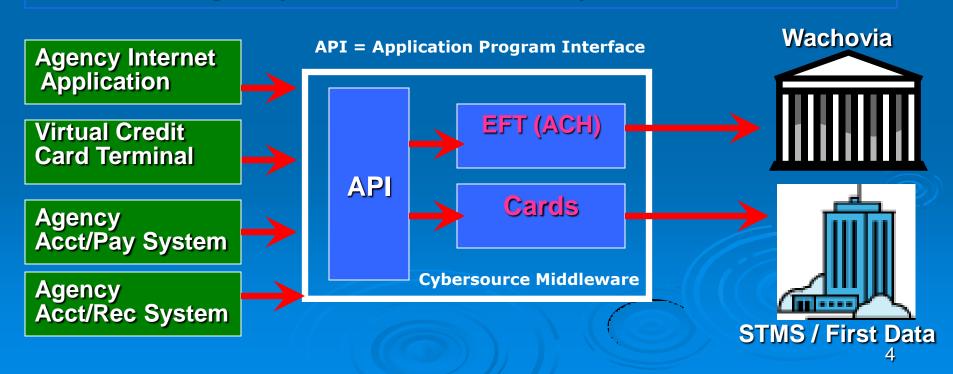






For participants of OSC's Master Services Contracts:

- Having an internet application requiring a gateway to the processor (EFT and Merchant Cards)
- Desiring a virtual terminal for capturing card not-present transactions, such as Mail Orders and Telephone Orders (MOTO)
- Not having ability to transmit ACH files directly to bank



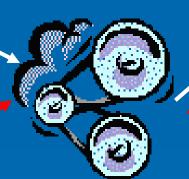




Common Payment Service "Engine"



Merchant Cards Transactions (Credit and Debit Cards)



SunTrust Merchant Services (Merchant Card Processor)





ACH Transactions (Direct Deposit & Drafts)



Wachovia Bank (ACH Processor)





CPS Interactions



Web Application (ACH & Cards)



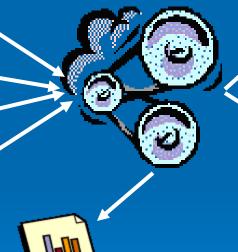
Virtual Terminal (Cards)



Interactive Voice Response (Future)



Mainframe Applications (ACH & Cards)



CPS Standard Online Reports



SunTrust Merchant Services (Merchant Card Processor)

ClientLine Online Reports



Wachovia Connection Online Reports



Wachovia Bank ACH Processor





Benefits

- Provides a common Application Program Interface (API) or web service interface that facilitates
 - Transmission of ACH files to the EFT vendor
 - ACH Credits (Outbound payments)
 - ACH Debits (Inbound payments collections)
 - Processing of Merchant Card transactions
 - Authorizations
 - Processing of batches for settlement
- Lower cost by leveraging existing technology and streamlining business processes
 - Technical documentation and guidance provided
 - Minimal connectivity required (VPN, FTP)
 - Online processing results





Reliability

- Available 24 / 7 (Pre-scheduled maintenance 8 hrs per week)
- Historical service availability to participants 99.99%.
- Certified as a PCI Security Standard compliant service provider (Annual On-site Audit by ASV)
- Disaster recovery through Business Continuity Plan for mission-critical systems





Common Payment Service CPS Provided Reports

- CPS Reports are in addition to vendor provided reports
 - MyClientLine (Merchant cards)
 - Wachovia Connection (Merchant cards and ACH)
- Access to reports is secured and restricted to each participant's specific information
- Settled ACH Files Report
 - Displays summary information, including total amount and transactions, for files that have been transmitted.
- Authorized Merchant Card Transactions Report
 - Displays detailed information for credit card transactions that have been successfully authorized.
- Settled Merchant Card Transactions Report
 - Displays detailed information for credit/debit card transactions that have been settled.





Utilization by State Agencies

- Merchant Cards
 - Vehicle Registration Renewal
 - UCC Filing Fees
 - Personal and Corporate Income Tax Payments
- ACH Payments
 - Direct Deposit of Personal and Corporate Income Tax Payments
 - Direct Deposit of State Income Tax Refunds
 - Agency-Local Government Fund Transfers













Common Payment Service Utilization by Colleges and Universities



- Merchant Cards
 - Student Tuition and Fees Payments
 - Student Parking Permits and Citations
 - Campus Cashier's Office Services
 - Bookstores
- > ACH Payments
 - Student Refunds to students
 - Tuition Payments –from students









Common Payment Service Other Participants

- Local Units of Government
- Local School Systems
- Boards and Commissions

Gateway Participation Rate

- Merchant Cards
 - 10 Participants 24% of State's card volume
 - FY 2009-2010 2.1 million transactions \$120 Million
- > ACH (EFT)
 - 38 Participants 20% of State's EFT volume
 - FY 2009-2010 2.8 million transactions \$8 billion



Feedback

Search

FAQs



Common Payment Service Example of an Agency Internet Application



Contact DMV

NCDOT

Home

NCgov.com





Common Payment Service Credit Card Payment Option





License Plate Renewal, Tags, Stickers, Titles (Vehicle Registration) Service Locations/Offices

Insurance Requirements

Specialized/Personalized License Plates Emission Inspection

For Most North Carolina Motorists, Online Vehicle Registration Renewal is as Easy as 1-2-3:



Enter current registration information.

We need to know the last five digits of the title number and the license plate number as shown on registration documents or renewal notices for Vehicle Registration.



Confirm vehicle information.

Driver Records (Points, Convictions)

New to NC

Verify address, insurance company name and policy number, and the county in which the vehicle is registered.



Pay the renewal fee and view confirmation.

Enter credit card information. Then submit an on-line renewal. A new registration will be mailed within 3 business days. Also note the renewal fee(s).

Begin Vehicle Registration Renewal

You may cancel your transaction at any point by clicking the cancel button located at the bottom of every page.







Common Payment Service ACH Payment Option (Bank Account Draft)





International Registration Plan





Requirements for IRP Internet Renewal:

- · Established IRP Account and listed by correct name.
- Account / Vehicles to be renewed must be cleared of all STOPS.
- Valid Liability Insurance required for all vehicles to be renewed.
- Interstate Exempt and/or Single State Registration applications must be renewed prior to doing Internet Renewal.
- Current 2290 must be on file at the Division of Motor Vehicles (DMV).
- If you want to complete your Renewal via Internet, Electronic Fund Transfer (EFT) and Bank Draft are the only type of payment allowed. You also have the option to pay by check by bringing or mailing your payment to Charlotte or Raleigh Offices.
- EFT must be established prior to renewal.
- If you want to do a Bank Draft, you must have completed a Draft last year with same Bank Information.



This application can be best viewed with your monitor resolution set to 800x600.

This site is optimized for <u>IE 5</u> and <u>Netscape 4</u> browsers and above.

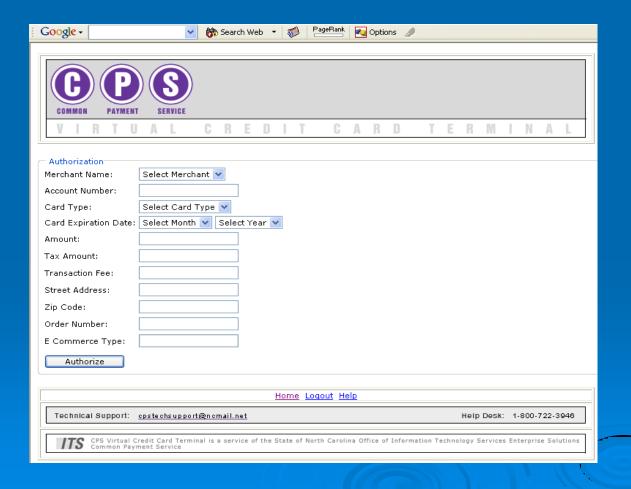
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Virtual Credit Card Terminal (VCCT) Option



- Web-based application
- Ideal for MOTO(Mail OrdersTelephone Orders)
- Thin Client, Javabased application







Common Payment Service Rates

ACH Services Rate Schedule		Monthly Fee
Annual Transactions	Monthly Transaction Range	Range: \$.0258 - \$.08 Per Transaction
6,000	< = 500	\$40.00
30,000	501 - 2,500	\$168.00
60,000	2,501 - 5,000	\$322.50
120,000	5,001 - 10,000	\$630.00
300,000	10,001 - 25,000	\$1,230.00
600,000	25,001-50,000	\$2,450.00
1,200,000	50,001 - 100,000	\$4,800.00
2,400,000	100,001 - 200,000	\$6,840.00
4,800,000	200,000 - 400,000	\$10,320.00
	> 400,000	Negotiable

Merchant Card Rate

\$.28 Per Transaction (Reduced from \$.35 in 2010)

- Set annually by Enterprise Solutions Services
- •Included in agency's monthly ITS invoice





For information about this gateway service contact:

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Office of State Controller Web site http://www.osc.nc.gov

ITS Enterprise Solutions Services Web site

http://www.its.state.nc.us/ServiceCatalog/CommonPaymentService.asp